

Information to identify the case:

Debtor 1	<u>Leslie M. Hixenbaugh</u>	Social Security number or ITIN	xxx-xx-2678
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon K. Hixenbaugh</u>	Social Security number or ITIN	xxx-xx-1169
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20479-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie M. Hixenbaugh

Sharon K. Hixenbaugh

6/16/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Leslie M. Hixenbaugh
Sharon K. Hixenbaugh
Debtors

Case No. 20-20479-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 16, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Leslie M. Hixenbaugh, Sharon K. Hixenbaugh, 5905 Victor Circle, Aliquippa, PA 15001-4818
15197739	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
15197745	Merchants & Medical Credit, Viking Client Services, Flint, MI 48507
15197750	Sallie Mae/Navient, PO Box 9450, Wilkes Barre, PA 18773

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 17 2025 03:57:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jun 17 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15197738	+ Email/Text: bncnotifications@pheaa.org	Jun 17 2025 00:10:00	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
15197740	+ Email/Text: Bankruptcy@BAMcollections.com	Jun 17 2025 00:10:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
15220469	Email/PDF: bncnotices@becket-lee.com	Jun 17 2025 00:30:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15697448	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 17 2025 00:10:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
15197741	+ EDI: CCS.COM	Jun 17 2025 03:57:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225
15197742	+ EDI: DISCOVER	Jun 17 2025 03:57:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084
15231560	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 17 2025 00:11:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jun 16, 2025

Form ID: 3180W

Total Noticed: 30

15215617	Email/Text: ECMCBKNotices@ecmc.org	Jun 17 2025 00:10:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15197743	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 17 2025 00:10:00	Great Lakes Student Loans, P.O. Box 3059, Milwaukee, WI 53201-3059
15197744	+ EDI: IRS.COM	Jun 17 2025 03:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15231432	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15197749	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15197747	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15197746	Email/Text: Bankruptcy.Notices@pnc.com	Jun 17 2025 00:09:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15197748	+ Email/Text: edinkel@vikingservice.com	Jun 17 2025 00:11:00	PNC Card, c/o Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3782
15212319	+ Email/Text: ebnpeoples@grblaw.com	Jun 17 2025 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15220994	EDI: Q3G.COM	Jun 17 2025 03:57:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15198195	^ MEBN	Jun 17 2025 00:01:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15225205	Email/Text: BNCnotices@dcmsservices.com	Jun 17 2025 00:10:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15197752	+ Email/Text: edinkel@vikingservice.com	Jun 17 2025 00:11:00	Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3763
15230407	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 17 2025 00:30:20	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15197753	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 17 2025 00:29:49	Wells Fargo Bank, N.A., 301 E. 58th Street N, Sioux Falls, SD 57104-0422

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15197751	##+	Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jun 16, 2025

Form ID: 3180W

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Leslie M. Hixenbaugh julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Sharon K. Hixenbaugh julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8